

**May 2013**

## **Lower Rio Grande Valley District**

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**Corpus Christi Branch Office**

**Technical Assistance**  
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**Del Mar College**  
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[www.delmar.edu/sbdc](http://www.delmar.edu/sbdc)

**UTB IIC**  
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[www.utb.edu/iic](http://www.utb.edu/iic)

**SCORE**  
**Harlingen**  
956-427-8623  
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**SCORE Corpus Christi**  
361-879-0017, x305  
[www.score-corpus-christi.org](http://www.score-corpus-christi.org)

**Women-WBC**  
Tele: 956-380-2800  
[www.wbc-rgv.org](http://www.wbc-rgv.org)

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All SBA programs and services are provided on a nondiscriminatory basis.

## **Lender Rankings – Fiscal Year 2013** **October 1, 2012 through April 30, 2013**

### **LRGV/CCBO Top 10 Volume 7(a) Lenders**

1. BBVA Compass Bank	22	\$ 2,569,000
2. JP Morgan Chase Bank	12	\$ 2,504,400
3. Lone Star National Bank	5	\$ 1,802,000
4. First Community Bank-CC	4	\$ 980,000
5. Wells Fargo Bank	3	\$ 539,500
6. Elsa State Bank & Trust Co.	2	\$ 130,000
7. Capital One, N.A.	2	\$ 60,000
8. American Bank, N.A.	1	\$ 4,000,000
9. Commonwealth Business Bank	1	\$ 3,630,000
10. Live Oak Banking Company	1	\$ 2,000,000

### **LRGV/CCBO Top Volume CDC's**

1. Brownsville Local Development Co	2	\$ 934,000
2. Capital Certified Development Corp	2	\$ 619,000
3. Greater East Texas CDC	1	\$ 1,486,000
4. ACCION Texas, Inc.	1	\$ 989,000
5. Texas Certified Development Co., Inc.	1	\$ 303,000
6. Certified Development Corp of S.W.	1	\$ 180,000

### **LRGV/CCBO Top Volume Third Party 504 Lenders**

1. Lone Star National Bank	1	\$ 2,476,500
2. Texas Community Bank, National Association	1	\$ 1,370,000
3. International Bank of Commerce	1	\$ 675,000
4. Inter National Bank	1	\$ 634,000
5. ValueBank Texas	1	\$ 397,521

### *Year to Date*

*Loan &  
Dollar  
Volume:  
83 Loans  
Approved for  
\$24,825,000*

*Additional  
Supported  
Dollars:  
\$5,553,021*

## **2013 Small Business Week Luncheon** **Award Recipients to be Honored**

The U. S. Small Business Administration (SBA) announces the winners for the Lower Rio Grande Valley District (LRGV). This year marks the 50<sup>th</sup> annual proclamation of National Small Business Week, June 17-21, 2013.

On May 24<sup>th</sup>, we will recognize and salute the achievements of the 2013 LRGV district winners at a Small Business Awards ceremony hosted by The University of Texas-Pan American (UTPA) Small Business Development Center (SBDC) to be held at the UTPA Haggard Building, 1407 E. Freddy Gonzalez Drive, Edinburg, Texas. The event will honor the importance of small business ownership and recognize model entrepreneurs whose enterprises contribute to the commercial prosperity of the South Texas District.

“For over 20 years the SBA and SBDC have partnered to create an environment for the small business community of the Rio Grande Valley to grow and thrive,” stated Sylvia Zamponi, director of the local SBA. “Some of our winners today started with nothing more than a dream and a strong desire to succeed. Some received the guidance and technical help from the SBDC, and with or without an SBA loan to launch their business, are now seeing the rewards of their investment of hard work. We are very proud of all our winners and champions,” said Zamponi.

### **This year's award winners include:**

The **Small Business Person of the Year** award is presented to Larry and Jessica Delgado, owners of house, wine, & bistro, of McAllen, TX. Established in 2008 with six employees as a unique furniture store and wine lounge it was later expanded to include a bistro providing lunch and dinner services, growing steadily now with thirty four employees over the course of four years. Their success is shared with many local non-profits, competing in the popular RGV Iron Chef Food Fight benefiting Easter Seals and the March of Dimes RGV Top Chef competitions.

The **Small Business Exporter of the Year** award is presented to Lucia M. Valdez, owner of OMA Industries, LLC, McAllen, TX. Established in early 2007 with only a home office supported by a business website created by her teenaged son, OMA Industries, LLC is a wholesaler of industrial parts and fixtures for the maquiladora industry exporting to many countries such as Mexico, Brazil and Luxemburg.

### **Other district awards and winners are:**

**Family-Owned Business of the Year:** James W. Lankford, Lankford Company, Inc., Corpus Christi, TX

**Small Business Journalist of the Year:** Eileen M. Mattei, Valley Business Report, Harlingen, TX

**Innovation Through Technology Business of the Year:** Dalinda Gonzalez-Alcantar, eJucomm, LLC, McAllen, TX

**Veteran Small Business Champion of the Year:** Wendy Hanson, United Way of Southern Cameron County, Brownsville, TX

**Women in Business Champion of the Year:** Nancy Reed, JNJ Solutions, LLC dba Express Employment Professionals, Brownsville, TX

**Minority Small Business Champion of the Year:** Mariana Aguayo, BLISS Website & Graphic Design, McAllen, TX

**Financial Services Champion of the Year:** W. Wesley Hoskins, President/CEO, First Community Bank, NA., Corpus Christi, TX

**Home-Based Business Champion of the Year:** Franceli Villaseñor, DC Distributors, Brownsville, TX

**SBDC Advisor of the Year:** Janie Caballero, Senior Business Advisor, UPTA-SBDC, Edinburg, TX

### **Area winners are:**

**Area Family-Owned Business of the Year:** Eric D. Brown, Eric D. Brown Insurance Agency, Inc., McAllen, TX

**Area Financial Services Champion of the Year:** Sandra Lopez-Langley, Business Development Officer, First Community Bank, Brownsville, TX

For additional information on Small Business Week 2013 and/or attendance for the May 24<sup>th</sup> awards ceremony in Edinburg, please call the SBDC at (956) 665-7535.

### **Corpus Christi Branch Office Small Business Week Award Luncheon:**

On Wednesday, May 22, 2013, SBA will honor the importance of small business ownership and recognize model entrepreneurs whose enterprises contribute to the commercial prosperity of the Coastal Bend. The awards ceremony is an annual event hosted by Del Mar College's Small Business Development Center (SBDC) and will be held at the Solomon P. Ortiz International Center, 402 Harbor Drive, Corpus Christi, Texas. The event will start at 11:30 a.m.

"The SBA is pleased to partner again with the SBDC to honor local small businesses and champions of the Coastal Bend," stated Debbie Fernandez, manager of the local SBA. "These winners represent the entrepreneurial spirit and hard work it takes to be successful in business while positively impacting our local economy with growth and job creation. Together with SBA's resource partners and participating lenders, the branch office strives to be an integral part of local small business success as evidenced in some of our winners."

### **Awards:**

**Small Business Person of the Year:** *William Marin, San Marin Restaurant Group*

Marin has owned four different restaurant franchises and a hotel during his last 15 years in business. He has owned restaurants in 17 locations, and has created over 84 jobs in the South Coastal Bend area. In addition to his restaurants, Marin also operates a rental property management business. Marin's Rental Management Company has included as many as 42 different properties. Marin currently manages 68 employees. Marin has worked very closely with the Del Mar College SBDC to take advantage of business opportunities and has used the SBA programs wisely to help him to grow his business and create jobs.

**Financial Services Champion of the Year:** *W. Wesley Hoskins, President/CEO, 1<sup>st</sup> Community Bank*

As President/ CEO of First Community Bank since 1997, Wes has provided continuing and enthusiastic support for small businesses in South Texas. He has served in various capacities for a number of small businesses throughout the region and is familiar with their struggles for adequate capital. He has encouraged lenders within his organization to carefully assess and respond to small business needs and was instrumental in the establishment in 2006 of a department dedicated to working to provide much needed financial assistance through utilization of various government guaranteed lending programs offered by the U.S. Small Business Administration

**Family Owned Business of the Year:** *James W. Lankford, President/CEO, Lankford Company, Inc.*  
Founded in 1928 by W.E. Lankford, the company is a full service industrial contractor with over 80 years of experience and operated by the family's third generation, James Lankford. The company provides painting, coatings, abrasive, blasting, equipment logistics, up tower and blade maintenance/ repair services to the wind energy sector, the on and offshore petroleum, transportation, structural steel fabrication and marine/port industries. Lankford Company employs 30 fully trained and OSHA-certified professionals with a combined industry experience of over 60 years.

**Del Mar College Small Business Development Center Advisor of the Year:** *James Jones, Certified Business Advisor*

**SCORE Corpus Christi Counselor of the Year:** *Benjamin Reid McCombs, SCORE Counselor*

For additional information about the local Small Business Week luncheon, please visit [www.sbawards.com](http://www.sbawards.com). The general public is invited to attend. Seating is limited so to reserve individual seats or table sponsorships, please call Lisa Farr at (361) 698-2422.

Information and events for National Small Business Week are posted at [www.sba.gov/nsbw](http://www.sba.gov/nsbw).

### **SOP 50 57 Technical Corrections**

As stated in SBA Information Notice 5000-1276 (effective April 12, 2013) In January of 2013, SBA announced the issuance of Standard Operating Procedure (SOP) 50 57 (7(a) *Loan Servicing and Liquidation*) which became effective on March 1, 2013. During the past few weeks, Agency staff have received and reviewed questions and comments from program participants, including Lenders, representatives of various trade associations, and SBA personnel regarding

the SOP. Because of this feedback, SBA has made the technical corrections listed below to clarify the SOP.

For specific details refer to the SBA Information Notice 5000-1276.

### **Lender's Trainings**

**05/21/2013 - Lender's Webinar 1502 Reporting**

**06/03/2013 - SBA's Real Estate Financing Program**

### **SBA UPDATES**

To find the latest SBA forms, notices and SOP's go to:  
Forms, Notices, & SOPs

For the Maximum Allowable Fixed Rate for 7(a) loans, go to:  
Maximum Interest Allowable Info

To receive upcoming training events and news for our local area go to: [Lower Rio Grande Valley District Homepage](#)  
Scroll down to **NEWS** and click on subscribe button.

## **SAVE THE DATE!**

The 2013 Mid America Lenders Conference will be held:

**August 19 – August 21**

Cox Convention Center / Renaissance Hotel  
Oklahoma City, OK

[www.malconference.com](http://www.malconference.com)